UNDERSTANDING THE SERVICE QUALITY AND CUSTOMER SATISFACTION OF MOBILE BANKING: A STUDY IN DEHRADUN

Dr. Som Aditya Juyal

Associate Professor, Himalayan School of Management Studies, Swami Rama Himalayan University, Dehradun, *somadityajuyal@srhu.edu.in*

Dr. Amit Nautiyal

Associate Professor, Himalayan School of Management Studies, Swami Rama Himalayan University, Dehradun, *amitnautiyal@srhu.edu.in*

Abstract

This article aims to understand the association between service quality and customer satisfaction to use mobile banking. A structured survey questionnaire was prepared to collect data from participants in Dehradun district of Uttrakhand (India). A convenience sampling method was usedto select potential participants in this study. Out of the distributed questionnaires, 502, completed and usable, were selected for the analysis. Interestingly, the SERVQUAL dimensions did not differ significantly for the respondents as a whole in regard to gender, age, and income level in relation to the SERVQUAL dimensions. But there are significant differences among respondents when we look at the level of education of the respondents when assessing the dimensions of Tangibility, Assurance, and Empathy. Further, the results showed that there are positive and significant effects of SERVQUAL on customer satisfaction for using mobile banking. This was found to be statistically significant for Tangibility, Reliability and Empathy. Practically, these results will be beneficial to banks, especially IT departments, marketing departments, and government institutions as they make business policy in the related fields. In addition, they will contribute to m-banking services implementation and development.

Keywords: Mobile banking, service quality, customer satisfaction, SERVQUAL model

INTRODUCTION

Mobile banking provides consumers with a convenient and fast way to manage their money (Pandiya & Gupta, 2015). As a result, mobile banking has become an important tool for many users, providing them with a safe and convenient way to manage their finances (Koksal, 2016; Lee & Chung, 2009; Leung & Matanda, 2013; Mortimer, Neale, Hasan, & Dunphy, 2015; Rajeswari, Srinivasulu and Thiyagarajan, 2017). Competition drives financial innovation, resulting in better service, lower prices and customer-focused solutions. (George and Kumar, 2013). This growing competition has not only challenged traditional financial practices, but has also led to a scrutiny of face-to-face and client expectations (Rask and Dholakia, 2001). This improves the customer experience and allows customers to access funds anytime and anywhere (Kumar, Lall, and Mane, 2017). The increase in self-service options has driven the need for banks to provide users with a safe and convenient digital banking experience (Thakur, 2014). To ensure customer satisfaction and loyalty, banks need to understand the importance of creating a safe, secure and transparent

digital banking system (Kumar et al., 2017). To ensure customer satisfaction and loyalty, banks must also recognize the potential of mobile banking and support them in delivering a secure, simple and intuitive digital banking experience. Moreover, as a technology, mobile banking also provides a safe place for customers, thus making it more convenient than traditional banking services (Nupur, 2010; Shankar & Datta, 2018) and recommended by consumers (Rahman, Hasan, & Mia, 2017). In a growing global economy, mobile banking services are cost-effective and allow users to access their accounts conveniently anytime, anywhere (Pushpa & Venkatesh, 2014). In 2019, about 6.2 billion mobile banking transactions were conducted in India. This is a significant increase compared to the previous fiscal year. India's digital payments market will reach $1 trillion by 2023. The huge growth of mobile banking shows the huge potential of the digital payment market in India. It seems that it will reach high levels in the next few years (Statista Research Department, March 17, 2022). This remarkable growth indicates that the digital payments market has a significant growth potential in the coming years. Organizations must be prepared to seize these opportunities by providing quality services to remain competitive (Farooq, Salam, Fayolle, Jaafar, and Ayupp, 2018; Namukasa, 2013; Ong and Tan, 2010). By using service technologies, organizations can compete in the current market and increase customer satisfaction (Farooq et al., 2018). The SERVQUAL model is based on five dimensions of service: reliability, commitment, perception, empathy, and responsiveness (Parasuraman et al., 1988). The model is a comprehensive way to measure service quality, using it to improve customer satisfaction. The model has proven to be a tool for measuring effort, showing its successful implementation in different domains (AmiriAghdaie & Faghani, 2012; Wikipedia, 2018). Therefore, it is important to understand how to measure service quality and use the SERVQUAL model correctly to ensure customer satisfaction and the continued success of mobile finance companies. The five dimensions of service quality—perception, reliability, responsiveness, commitment, and empathy—should be continuously evaluated and improved to improve customer satisfaction with mobile banking. Therefore, acknowledging the relationship between service quality and customer satisfaction is important for developing better ways to improve mobile banking and enhance customer loyalty. By providing information about customer needs. This study will not only increase knowledge about relationship marketing, service quality and bank marketing but also help financial institutions to develop successful strategies and focus on customers for M-banks.

LITERATURE REVIEW

Through the SERVQUAL model, the comprehensive evaluation of services can be realized. It creates trust, accountability, agility, opportunity, respect, communication, reliability, security, customer awareness and organizational integrity. The number of measures was reduced from 5 to 10 (1988) to simplify the process of assessing service quality. It is easier to use the SERVQUAL model in practice. According to Parasuraman, Zeithaml and Berry (1985, 1988a, p. 23), the five values—tangiblity, reliability, responsiveness, assurance, and empathy—are designed to help customers determine the level of service they will receive.

1.   Tangiblity is related to faces, weapons, tools, and special equipment.

2.   Reliablity is the ability to build belief among people that promises will be fulfilled without question.

3.   Responsiveness is the effort of collaboration professionals to provide quick and effective feedback on client needs.

4.   Assurance refers to the employee's ability to demonstrate flexibility and efficiency in their approach to problem solving to satisfy customers.

5.   Empathy is the development of an environment of mutual understanding and support that is critical to employee and client success.

Service Quality and Performance

To ensure customer satisfaction, financial service providers must strive to provide the highest quality of service (Royne Stafford, Stafford, & Wells, 1998). Understanding customer needs and providing the best service to meet and exceed their expectations is the key to creating satisfied customers. This satisfaction can be seen in other indicators such as customer loyalty, customer research, customer retention and customer complaints (Dwyer & Oh, 1987; Farrelly& Quester, 2005; Gaski & Nevin, 1985). Therefore, companies must ensure that customer satisfaction is at the forefront of their marketing strategies in order to maintain good relationships (Oliver, 1997). Therefore, it is important that the products and services offered meet the expectations of the customers in order to create a good and healthy relationship between the service provider and the customer (Yeo, Thai, &Roh, 2015, p. 13, 439).

To understand the impact of service on customers, Singh (2019) found that the SERVQUAL model is effective in measuring customer satisfaction with mobile banking and India. In particular, improved responsiveness, efficiency, and perceived reliability have a direct impact on customer satisfaction with online banking services. Hence, Indian banks must ensure that their mobile banking services are reliable, timely and reliable to maintain customer satisfaction and remain competitive. Furthermore, Ayswararyai et al. (2019) also showed that customer satisfaction can be improved by providing individualized and individualized offers, customer support, and sales opportunities.

A study by Laforet and Li (2005) shows that online banking/banking has a large market share in China, indicating that the technology is beginning to be accepted and used. The research suggests that there would be greater benefits if mobile banking were more widely used among women, young people and the highly educated. Mortimer et al. (2015) conducted a study to investigate in depth the factors that motivate consumers to use mobile banking. The findings indicate the importance of different motivational factors for consumers in different contexts; Australian consumers are most influenced by convenience, practicality, and risk, while Thai consumers are most influenced by practicality, risk, and social influence. Furthermore, this study shows that different national cultures lead to different motivations for the adoption of mobile banking, highlighting the importance of culture in the design of mobile banking programs. A study by Do et al. (2021) investigated the

characteristics of SERVQUAL and its impact on customer satisfaction. Their findings showed a significant relationship between the SERVQUAL dimension and customer satisfaction. Responsiveness has a major impact on customer satisfaction, including emotion, commitment, perception, and trust. Therefore, banks should focus on improving responsiveness to ensure customer satisfaction and strive to improve customer satisfaction to improve customer experience. Also, this research shows how sensitive customers are to their satisfaction. It also shows that the index is very small.

Since no studies have directly examined customer satisfaction with M-banks in India using the SERVQUAL model, further research is needed to understand how customer satisfaction with M-banking in India is measured using the SERVQUAL model. To measure customer satisfaction with M Bank using SERVQUAL methodology in India and provide useful information to stakeholders based on the findings, this study has two main objectives.

Theoretical Framework for the Study

By ensuring quality, organizations can improve performance and improve overall performance (Jain and Gupta, 2004). The change has reached a point where this quality is seen as an essential part of ensuring business success. It does not matter whether the business provides goods or services. As the service industry evolves, businesses must monitor customer feedback and act quickly on identified needs to maintain a competitive advantage and ensure their services remain relevant in a changing economy (Morrison & Coulthard, 2004). By understanding customers' expectations and preferences, service providers can create customized service packages that meet each customer's needs and exceed their expectations. This increases customer loyalty and profitability. It should be noted that the SERVQUAL model is the most widely used service quality assessment tool among managers and experts (Lam & Woo, 1997; Morrison & Coulthard, 2004). SERVQUAL has been used to measure employee performance and performance in various industries and is considered a reliable and important method for understanding service quality (Lam & Woo, 1997; Monica & Ramanaiah, 2018). To ensure service sector effectiveness, the SERVQUAL scale was developed to measure the gap between service expectations and perceptions (Parasuraman et al., 1985; Monica and Ramanaiah, 2018; Morrison and Coulthard, 2004). The SERVQUAL model allows organizations to identify areas for improvement and work towards increasing customer satisfaction.

Thus, the five dimensions of the SERVQUAL model (Table 1) provide comprehensive information on customer expectations of M Bank services, which enables organizations to design and measure the quality of mobile banking services. Therefore, it can be concluded that the five components of SERVQUAL are an important part of a well-served M portfolio.

Table1.SERVQUALDimensions

Tangibility	*The presence of physical offices, hardware, work force and correspondence*
Reliability	*To ensure consistency of performance and delivery of the promised benefits.*

Responsivenes	*The desire to motivate customers and provide excellent service.*
Assurance	*A strong bond between the customer and the business, creating an excellent*
Empathy	*Individual attention is provided to each client.*

Source: Prepared by the authors.

SERVQUAL Dimensions and Customer Satisfaction

Tangibility

Business characteristics, such as Tangibility, equipment, and personnel, are major factors (Lee & Johnson, 1997; Wilson, Zeithaml, Bitner, &Gremler, 2016). This enables service providers to build a loyal, high-quality customer base that differentiates them from the competition. However, the performance characteristics of mobile banking are difficult to measure, and the challenge for researchers is to accurately capture the value of these services to users. Therefore, a customer satisfaction survey should be conducted to better evaluate the performance of M-Banking.

Reliability

To ensure reliable service every time, service providers must make every effort to meet their standards of fairness and consistency. Organizations can demonstrate loyalty by providing good customer service, meeting customer expectations, and being willing to deal with issues that arise (Jordaan & Prinsloo, 2001; Lee & Johnson, 1997; Wilson et al., 2016). Therefore, businesses must ensure that the services they provide are sufficient to meet the needs of their customers.

Responsiveness

Responsiveness is not only about speed, but also the quality of the service provided; this provides customers with some high-quality solutions (Lee & Johnson, 1997; Wilson et al., 2016). Speed and attention can play an important role in showing customers that their needs are being considered. Responsiveness is guaranteed when customers are waiting for help, an answer to a question, or a suggestion for a problem. By responding quickly to customer questions and complaints, companies can increase customer satisfaction and loyalty and improve service levels (Zeithaml & Bitner, 2003).

Assurance

Assurance is not about the quality of service provided, but how it is delivered: with confidence, respect and trust. Therefore, trust is important for customer trust as it demonstrates the knowledge and flexibility of employees, as well as their ability to inspire confidence on the job (Wilson et al., 2016). Service providers can assure whether customers can have confidence and trust in their mobile banking services without complaining, hurting and criticizing. Customers can also be satisfied with these warranty options.

Empathy

Empathy is not only to provide the best service, but also going an extra mile and giving clients the attention they deserve. By listening to their needs and providing appropriate solutions, customers feel that their concerns are considered and their loyalty is appreciated (Wilson et al., 2016). The

best way to ensure this is to provide an open feedback system where customers can express their opinions and participate in the decision-making process. By doing so, employees of M-bank Corporation can demonstrate their commitment to provide better customer service. A comprehensive review of the literature provides a solid basis for further research in these five areas (Amin & Isa, 2008).

Figure 1 shows the SERVQUAL model with five distinct dimensions, each of which contributes to the overall assessment of services. Table 1 breaks down the structure of SERVQUAL into five distinct dimensions that can provide a comprehensive assessment of service quality (Parasuraman et al., 1988b).

Figure 1 illustrates the SERVQUAL model that is made up of five distinct dimensions, each of which contributes to the overall assessment of service quality.
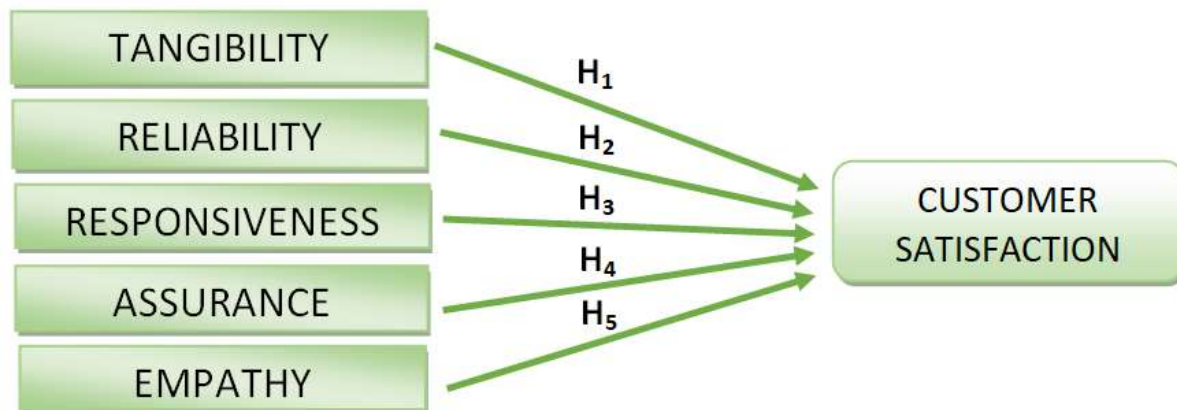
Figure1. The Research Model
Source: Prepared by the authors

RESEARCH QUESTIONS
1.   What are the effects of service qualities on customer satisfaction of customers who use m-banking services?
2.   How can we improve service quality?

RESEARCH OBJECTIVES
This empirical study has two goals. First, the study explores the influence of service quality on cu stomer loyalty intentions towards M–banking. In addition, this study aims to determine how customer satisfaction affects loyalty to M-banking services.

RESEARCH SETTING

With the high level of adoption, it is clear that M-banking is not only popular but also a necessity for many customers who trust in the convenient and secure access it offers. The data is collected to study the behavior of mobile banking users in Uttarakhand, revealing insights that can be used to inform future strategies. Mobile banking has become a popular choice for banking services in Uttarakhand, with Dehradun being the biggest adopter of the technology. The choice of two blocks of Dehradun: Doiwala and Raipur is appropriate as it allows a reasonable representation of the mobile banking user population in Uttarakhand. Furthermore, the data provides a comprehensive overview of the use and acceptance of this technology in the region.

QUESTIONNAIRE DESIGN AND DATA COLLECTION

The survey questionnaire provided the necessary data to verify the accuracy and effectiveness of the model. Part A of the questionnaire provided valuable insight into respondent demographics, allowing for better analysis of survey results. Respondents were asked to provide information about their occupation, marital status and place of residence. This allowed for a complete overview of the participants, leading to more accurate and reliable results. Part B of the questionnaire dealt with the assessment of latent structures in the model. It contained items intended to assess respondents' attitudes, motivations, and service experiences. The questionnaire was constructed including questions related to SERVQUAL size and dependent variable, with responses assigned on a 5-point Likert scale ranging from 'strongly disagree' to 'strongly agree'. After developing the English-language questionnaire, a pilot study was set up to evaluate its reliability and validity. The final questionnaire was then submitted via a Google form to 600 participants for data collection. A total of 547 responses were collected. After review, 502 responses were deemed suitable for data analysis.

STATISTICAL ANALYSIS

The analysis is conducted using SPSS-25. To ensure that the results of the analysis are reliable and valid, a thorough review of the data was conducted.

Demographic Information

The demographics of the collected data are detailed in table 2. From the survey analysed, 39.25 per cent were female and 60.75 per cent were male respondents. The majority of respondents were 26-35 years old (34.7% of them) and most had a graduate degree (49.0%). On the other hand, about 36.8% of respondents earn INR 50,000 to INR 1,00,000 a month. The majority of transactions and services were conducted weekly (35.8%).

Table2.Demographic Characteristics of Respondents

Variable	*Category*	*Numbers*	*Percentage*
Gender	Female	197	39.25
	Male	305	60.75
Age	Less than 25	96	19.10
	26 – 35	174	34.70

(in years)	36 – 45	126	25.10
	46 – 60	106	21.10
Education	Senior Secondary	37	7.38
	Graduation	246	49.00
	Post-Graduation	183	36.45
	Professional Degree	36	7.17
Monthly Income (INR)	Up to ₹25,000	109	21.71
	₹25,001 - ₹50,000	126	25.12
	₹50,001 - ₹1,00,000	179	35.65
	₹1,00,001 - ₹2,00,000	88	17.52
Transaction time of M-Banking	Every day	120	23.90
	Weekly	181	36.05
	Monthly	154	30.67
	Quarterly	47	9.38

Source: Primary Data

Reliability Analysis

Reliability Analysis was conducted using Cronbach's Alpha (table 3). The Cronbach's Alpha was found to be 0.884 which is acceptable.

Table3.Cronbach's Alpha

N of Items	Cronbach's Alpha
14	0.884

Source: Primary Data

Demographic Factors & SERVQUAL Dimensions

No significant differences were observed for SERVQUAL dimensions for the gender (table 4A). However, there were significant differences in the levels of assurance and empathy among respondents in different age groups (table 4B). Regarding education level, there were significant differences in tangibility and empathy (table 4C). And among different levels of incomes, significant differences can be seen in reliability, responsiveness, assurance and empathy (table 4D).

Table 4A: Gender & SERVQUAL Dimensions

SERVQUAL Dimensions	Gender	N	μ	σ	Statistical Inference
Tangibility	*Female*	197	8.18	0.99	t = 0.411, p > 0.05 *null hypothesis accepted*
	Male	305	8.25	1.07	
	Total	**502**	**8.20**	**1.03**	
Reliability	*Female*	197	8.22	1.09	t = 0.459, p > 0.05 *null hypothesis accepted*
	Male	305	8.26	1.07	
	Total	**502**	**8.25**	**1.08**	
Responsiveness	*Female*	197	12.29	1.71	t = 0.454, p > 0.05

		N	μ	σ	Statistical Inference
	Male	305	12.37	1.65	*null hypothesis accepted*
	Total	**502**	**12.34**	**1.67**	
Assurance	*Female*	197	12.23	1.48	t = 0.460, p > 0.05 *null hypothesis accepted*
	Male	305	12.29	1.52	
	Total	**502**	**12.27**	**1.50**	
Empathy	*Female*	197	12.02	1.64	t = 1.464, p > 0.05 *null hypothesis accepted*
	Male	305	12.24	1.71	
	Total	**502**	**12.15**	**1.68**	

Source: Primary Data

Table 4B: Age& SERVQUAL Dimensions

SERVQUAL Dimensions	Age (years)	N	μ	σ	Statistical Inference
Tangibility	≤25	91	8.20	1.10	F = 0.282, p > 0.05 *null hypothesis accepted*
	25 – 35	157	8.15	0.93	
	36 – 45	127	8.21	1.09	
	46 – 60	127	8.266	1.05	
	Total	**502**	**8.20**	**1.03**	
Reliability	≤25	91	8.45	1.17	F = 1.260, p > 0.05 *null hypothesis accepted*
	25 – 35	157	8.15	1.08	
	36 – 45	127	8.24	1.13	
	46 – 60	127	8.25	0.97	
	Total	**502**	**8.25**	**1.08**	
Responsiveness	≤25	91	12.54	1.78	F = 0.575, p > 0.05 *null hypothesis accepted*
	25 – 35	157	12.22	1.60	
	36 – 45	127	12.35	1.72	
	46 – 60	127	12.35	1.64	
	Total	**502**	**12.34**	**1.67**	
Assurance	≤25	91	12.52	1.61	F = 3.052, p < 0.02* *alternate hypothesis accepted*
	25 – 35	157	12.11	1.29	
	36 – 45	127	12.13	1.70	
	46 – 60	127	12.42	1.43	
	Total	**502**	**12.27**	**1.50**	
Empathy	≤25	91	12.43	1.71	F = 6.691, p < 0.01** *alternate hypothesis accepted*
	25 – 35	157	12.01	1.64	
	36 – 45	127	11.98	1.90	
	46 – 60	127	12.32	1.47	
	Total	**502**	**12.16**	**1.69**	

Source: Primary Data

Table 4C: Education& SERVQUAL Dimensions

SERVQUAL Dimensions	Education	N	μ	σ	Statistical Inference
Tangibility	*Senior Secondary*	37	8.81	1.13	F = 4.954, p < 0.01** *alternate hypothesis accepted*
	Graduation	246	8.13	0.99	
	Post-Graduation	183	8.20	1.07	
	Professional Degree	36	8.11	1.78	
	Total	**502**	**8.20**	**1.03**	
Reliability	*Senior Secondary*	37	8.37	1.26	F = 1.602, p > 0.05 *null hypothesis accepted*
	Graduation	246	8.17	1.07	
	Post-Graduation	183	8.37	1.03	
	Professional Degree	36	8.08	1.23	
	Total	**502**	**8.25**	**1.08**	
Responsiveness	*Senior Secondary*	37	12.43	1.95	F = 1.405, p > 0.05 *null hypothesis accepted*
	Graduation	246	12.21	1.50	
	Post-Graduation	183	12.53	1.39	
	Professional Degree	36	12.19	1.80	
	Total	**502**	**12.34**	**1.67**	
Assurance	*Senior Secondary*	37	12.30	1.85	F = 1.762, p >0.05 *null hypothesis accepted*
	Graduation	246	12.11	1.30	
	Post-Graduation	183	12.44	1.39	
	Professional Degree	36	12.42	1.61	
	Total	**502**	**12.27**	**1.50**	
Empathy	*Senior Secondary*	37	12.24	1.88	F = 2.924, p < 0.05* *alternate hypothesis accepted*
	Graduation	246	11.95	1.69	
	Post-Graduation	183	12.43	1.54	
	Professional Degree	36	12.08	2.02	

	Total	502	12.15	1.69	

Source: Primary Data

Table 4D: Income& SERVQUAL Dimensions

SERVQUAL Dimensions	Monthly Income	N	μ	σ	Statistical Inference
Tangibility	Up to ₹25,000	109	8.30	1.05	F = 0.685, p > 0.05 *null hypothesis accepted*
	₹25,001 - ₹50,000	126	8.12	1.09	
	₹50,001 - ₹1,00,000	179	8.18	1.02	
	₹1,00,001 - ₹2,00,000	88	8.24	0.93	
	Total	**502**	**8.20**	**1.03**	
Reliability	Up to ₹25,000	109	8.59	1.02	F = 7.568, p < 0.01** *alternate hypothesis accepted*
	₹25,001 - ₹50,000	126	8.01	1.18	
	₹50,001 - ₹1,00,000	179	8.13	1.01	
	₹1,00,001 - ₹2,00,000	84	8.42	1.05	
	Total	**502**	**8.25**	**1.08**	
Responsiveness	Up to ₹25,000	109	12.74	1.69	F = 3.574, p < 0.02* *alternate hypothesis accepted*
	₹25,001 - ₹50,000	126	12.04	1.79	
	₹50,001 - ₹1,00,000	179	12.30	1.54	
	₹1,00,001 - ₹2,00,000	84	12.36	1.68	
	Total	**502**	**12.34**	**1.67**	
Assurance	Up to ₹25,000	109	12.53	1.56	F = 3.922, p < 0.01** *alternate hypothesis accepted*
	₹25,001 - ₹50,000	126	11.96	1.58	
	₹50,001 - ₹1,00,000	179	12.19	1.35	
	₹1,00,001 - ₹2,00,000	84	12.52	1.55	
	Total	**502**	**12.27**	**1.50**	
Empathy	Up to ₹25,000	109	12.42	1.61	F = 6.276, p < 0.01** *alternate hypothesis accepted*
	₹25,001 - ₹50,000	126	11.77	1.82	
	₹50,001 - ₹1,00,000	179	12.02	1.48	
	₹1,00,001 - ₹2,00,000	84	12.66	1.84	
	Total	**502**	**12.16**	**1.69**	

SERVQUAL Dimensions & Customer Satisfaction

In order to understand how SERVQUAL dimensions affect customer satisfaction, we conducted a regression test to find out the impact of SERVQUAL dimensions (refer to table 5 A - C).

The overall regression was statistically significant ($R^2 = 0.054$, $F_{(5, 496)} = 5.643$, $p < 0.01$).
It was found that Tangibility ($\beta = 0.063$, $p < 0.05$) and Assurance ($\beta = 3.957$, $p < 0.01$), significantly predicted customer satisfaction. And Responsiveness ($\beta = 0.86$, $p < 0.10$), shows an indicative inference on customer satisfaction.

Table 5A Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.232[a]	0.054	0.044	0.67742

a. Predictors: (Constant), Empathy, Tangibility, Responsiveness, Reliability, Assurance

Table 5B ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	12.948	5	2.590	5.643	.000[b]
	Residual	227.612	496	.459		
	Total	240.560	501			

a. Dependent Variable: The m-banking service meets my expectations in terms of quality.

b. Predictors: (Constant), Empathy, Tangibility, Responsiveness, Reliability, Assurance

Table 5C Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.954	.356		8.292	.000
	Tangibility	.063	.031	.094	2.059	.040
	Reliability	-.026	.060	-.041	-.437	.662
	Responsiveness	-.086	.047	-.207	-1.818	.070
	Assurance	.166	.042	.360	3.957	.000
	Empathy	-.013	.028	-.033	-.482	.630

a. Dependent Variable: The m-banking service meets my expectations in terms of quality.

DISCUSSIONS

In this study, SERVQUAL was used to understand the relationship between service quality and customer satisfaction in mobile banking. Interestingly, the SERVQUAL dimensions did not differ significantly for the respondents as a whole in regard to gender, age, and income level in relation to the SERVQUAL dimensions. But there are significant differences among respondents when we

look at the level of education of the respondents when assessing the dimensions of Tangibility, Assurance, and Empathy.

SERVQUAL dimensions affects customer satisfaction. This was found to be statistically significant for Tangibility, Reliability and Empathy. Practically, these results will be beneficial to banks, especially IT departments, marketing departments, and government institutions as they make business policy in the related fields. In addition, they will contribute to m-banking services implementation and development. Moreover, the service provider should prioritize corporate social responsibility and environmental management. This may help to expand the benevolence of M-banking. The bank policymakers can also take effective risk-reduction strategies by including money-back guarantees into M-banking services that make consumers feel more comfortable and secure. M-banking service providers and customers can benefit financially from the services.

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